



Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
<b>Income Checking b</b>	\$200.00	\$ 1,500.00 c		
Daily Balances of:				
\$1,500.00-4,999.99			0.10%	0.10%
\$5,000.00-24,999.99			0.10%	0.10%
\$25,000.00-99,999.99			0.10%	0.10%
\$100,000.00 and up			0.10%	0.10%
<b>R Best Checking b</b>	\$100.00	\$ 0.01 c	0.01%	0.01%
Daily Balance when qualifications are met:				
up to \$10,000.00			2.47%	2.50%
\$10,000.01 and up			0.10%	2.50% to 0.10%
<b>Business Interest Checking b</b>	\$200.00	\$ 2,500.00 c		
Daily Balances of:				
\$2,500.00 and up			0.05%	0.05%
<b>Kids Savers Club Savings b</b>	\$200.00	\$ 0.01 c	0.45%	0.45%
<b>Personal Savings b</b>	\$200.00	\$ 200.00 c		
Daily Balances of:				
\$200.00 and up			0.20%	0.20%
<b>Business Savings b</b>	\$200.00	\$ 500.00 c		
Daily Balances of:				
\$500.00 and up			0.20%	0.20%
<b>Personal Money Market b</b>	\$200.00	\$ 2,500.00 c		
Daily Balances of:				
\$2,500.00-4,999.99			0.65%	0.65%
\$5,000.00-24,999.99			0.75%	0.75%
\$25,000.00-99,999.99			1.00%	1.01%
\$100,000.00-249,999.99			1.20%	1.21%
\$250,000.00 and up			2.00%	2.02%
<b>Business Money Market b</b>	\$200.00	\$ 2,500.00 c		
Daily Balances of:				
\$2,500.00-4,999.99			0.65%	0.65%
\$5,000.00-24,999.99			0.67%	0.67%
\$25,000.00-99,999.99			0.70%	0.70%
\$100,000.00-249,999.99			0.75%	0.75%
\$250,000.00 and up			1.20%	1.21%
<b>Premium Money Market b,e</b>	\$2,500.00	\$ 10,000.00 c		
Daily Balances of:				
\$10,000.00-24,999.99			0.65%	0.65%
\$25,000.00-49,999.99			0.75%	0.75%
\$50,000.00-99,999.99			1.00%	1.01%
\$100,000.00-249,999.99			1.20%	1.21%
\$250,000.00 and up			2.00%	2.02%
<b>High Yield Money Market b,e</b>	\$2,500.00	\$ 25,000.00 c		
\$25,000.00-149,999.99			1.00%	1.01%
\$150,000.00-299,999.99			1.24%	1.25%
\$300,000.00-999,999.99			1.49%	1.50%
\$1,000,000.00 and up			2.42%	2.45%
<b>Champions Money Market b,e</b>	\$2,500.00	\$750,000.00 c		
Daily Balances of:				
\$750,000.00-1,499,999.99			3.68%	3.75%
\$1,500,000.00-2,999,999.99			3.92%	4.00%
\$3,000,000 and up			4.16%	4.25%
<b>3 Month Certificate of Deposit a</b>	\$1,000.00	\$ 1,000.00 c	4.59%	4.70%
<b>6 Month Certificate of Deposit a</b>	\$1,000.00	\$ 1,000.00 c	4.11%	4.20%
<b>12 Month Certificate of Deposit a</b>	\$1,000.00	\$ 1,000.00 c	3.63%	3.70%
<b>18 Month Certificate of Deposit a</b>	\$1,000.00	\$ 1,000.00 c	2.15%	2.17%
<b>24 Month Certificate of Deposit a</b>	\$1,000.00	\$ 1,000.00 c	1.83%	1.85%
<b>36 Month Certificate of Deposit a</b>	\$1,000.00	\$ 1,000.00 c	1.19%	1.20%
<b>3 Month Jumbo Certificate of Deposit a</b>	\$100,000.00	\$100,000.00 c	4.88%	5.00%
<b>6 Month Jumbo Certificate of Deposit a</b>	\$100,000.00	\$100,000.00 c	4.40%	4.50%
<b>12 Month Jumbo Certificate of Deposit a</b>	\$100,000.00	\$100,000.00 c	3.92%	4.00%
<b>18 Month Jumbo Certificate of Deposit a</b>	\$100,000.00	\$100,000.00 c	2.20%	2.22%

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
24 Month Jumbo Certificate of Deposit a	\$100,000.00	\$100,000.00 c	2.13%	2.15%
36 Month Jumbo Certificate of Deposit a	\$100,000.00	\$100,000.00 c	1.49%	1.50%
9 Month Special Certificate of Deposit a	\$1,000.00	\$1,000.00	4.25%	4.34%
15 Month R Option Certificate of Deposit a	\$1,000.00	\$1,000.00	3.20%	3.25%
30 Month R Option Certificate of Deposit a	\$1,000.00	\$1,000.00	3.75%	3.82%
Health Savings Account b	\$25.00	\$ 0.01 c		
Daily Balances of:				
up to \$999.99			0.10%	0.10%
\$1,000.00-4,999.99			0.10%	0.10%
\$5,000.00-14,999.99			0.10%	0.10%
\$15,000.00 and up			0.10%	0.10%
12 Month Individual Retirement Account a, d	\$1,000.00	\$ 1,000.00 c	3.63%	3.70%
24 Month Individual Retirement Account a, d	\$1,000.00	\$ 1,000.00 c	1.83%	1.85%
36 Month Individual Retirement Account a, d	\$1,000.00	\$ 1,000.00 c	1.19%	1.20%
60 Month Individual Retirement Account a, d	\$1,000.00	\$ 1,000.00 c	1.19%	1.20%
Commercial Account Analysis Earnings Credit Rate			0.25%	0.25%

- a) A penalty may be imposed for early withdrawal.
- b) The interest rate and annual percentage yield may change after account opening.
- c) Daily balance. The amount of the principal in the account each day.
- d) Traditional, Roth, and SEP IRA plans are offered.
- e) Available to both Consumer and Business customers

**Fees could reduce the earnings on the account.**

**For current rate information call (844) 722-6589.**

**Member FDIC**

**Rates effective September 20, 2024 and are subject to change at any time.**